

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Martin A. Brunswick Jr.</u> | Social Security number or ITIN | xxx-xx-2473 |
| | First Name Middle Name Last Name | EIN | -- -- |
| Debtor 2 | <u>Aileen L. Brunswick</u> | Social Security number or ITIN | xxx-xx-8012 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 20-12136-ABA | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Martin A. Brunswick Jr.

Aileen L. Brunswick
aka Aileen L. Palaganas

4/16/25

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Martin A. Brunswick, Jr.
Aileen L. Brunswick
Debtors

Case No. 20-12136-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Apr 16, 2025

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2025:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | + Martin A. Brunswick, Jr., Aileen L. Brunswick, 6 Greenbriar Court, Mullica Hill, NJ 08062-4634 |
| 518747055 | + Advancial Federal Credit Union, Attn J. Ward Holliday & Associates, P.C., 501 Elm Street, Suite 200, LB13, Dallas, Texas 75202-3303 |
| 518703171 | + KML Law Group, PC, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812 |
| 518803585 | + Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408 |
| 518703175 | + Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573 |
| 518734117 | + TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2100 |
| 518747056 | + TD Bank, NA, Attn Janelly Landa, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Apr 16 2025 21:23:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Apr 16 2025 21:23:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | EDI: IRS.COM | Apr 17 2025 00:53:00 | United States of America (Internal Revenue Service, U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535 |
| 518703165 | + Email/Text: bankruptcy@advancial.org | Apr 16 2025 21:23:00 | Advancial Federal Credit Union, 1845 Woodall Rogers Freeway, Dallas, TX 75201-2260 |
| 518746154 | + Email/Text: bankruptcy@advancial.org | Apr 16 2025 21:23:00 | Advancial Federal Credit Union, 1845 Woodall Rodgers Frwy, Suite 1300, Dallas, Texas 75201-2260 |
| 518703166 | EDI: CAPITALONE.COM | Apr 17 2025 00:53:00 | Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 518757496 | + EDI: AIS.COM | Apr 17 2025 00:59:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518703167 | EDI: TSYS2 | Apr 17 2025 00:53:00 | Card Services, PO Box 8802, Wilmington, DE 19899-8802 |
| 518703168 | EDI: JPMORGANCHASE | Apr 17 2025 00:52:00 | Cardmember Service, PO Box 15298, Wilmington, DE 19850-5298 |
| 518703169 | EDI: JPMORGANCHASE | Apr 17 2025 00:52:00 | Chase Auto Finance, PO Box 901003, Fort Worth, TX 76101-2003 |
| 518791302 | + Email/Text: bankruptcy@greenskycredit.com | Apr 16 2025 21:23:00 | Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451 |
| 518804205 | EDI: JEFFERSONCAP.COM | Apr 17 2025 00:59:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Apr 16, 2025

Form ID: 3180W

Total Noticed: 30

| | | | |
|-----------|--|----------------------|--|
| 518752138 | + Email/Text: RASEBN@raslg.com | Apr 16 2025 21:22:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 518749877 | EDI: JPMORGANCHASE | Apr 17 2025 00:52:00 | JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505 |
| 518703172 | ^ MEBN | Apr 16 2025 21:21:31 | New Jersey Attorney General Office, Division of Law, Richard J. Hughes Complex, 25 Market Street, PO Box 112, Trenton, NJ 08625-0112 |
| 518807594 | EDI: PRA.COM | Apr 17 2025 00:59:00 | Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541 |
| 518795964 | + Email/PDF: ebnotices@pnmac.com | Apr 16 2025 21:41:52 | PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410 |
| 518703174 | + Email/PDF: ebnotices@pnmac.com | Apr 16 2025 21:31:03 | Pennymac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387 |
| 518703176 | + Email/Text: bankruptcy@greenskycredit.com | Apr 16 2025 21:23:00 | Regions Bank/Greensky, 1797 N. East Expressway NE, Brookhaven, GA 30329-7803 |
| 518703173 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Apr 16 2025 21:22:00 | New Jersey Division of Taxation, Compliance & Enforcement - Bkrptcy Unit, 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695 |
| 518703177 | EDI: SYNC | Apr 17 2025 00:52:00 | Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060 |
| 518704713 | ^ MEBN | Apr 16 2025 21:21:53 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518703178 | + EDI: TDBANKNORTH.COM | Apr 17 2025 00:59:00 | TD Bank, N.A., Operations Center, PO Box 218, Lewiston, ME 04243-0218 |

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 518703170 | * | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518744177 | *+ | TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2100 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2025

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Apr 16, 2025

Form ID: 3180W

Total Noticed: 30

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2025 at the address(es) listed below:

| Name | Email Address |
|---------------------------|---|
| Andrew B Finberg | on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Andrew B Finberg | ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Denise E. Carlon | on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Eamonn O'Hagan | on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Rex J. Roldan | on behalf of Debtor Martin A. Brunswick Jr. roldanlaw@comcast.net, roldanlaw1@gmail.com |
| Rex J. Roldan | on behalf of Joint Debtor Aileen L. Brunswick roldanlaw@comcast.net roldanlaw1@gmail.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |
| Warren S. Jones, Jr. | on behalf of Creditor Advancial Federal Credit Union email@warrensjones.com r46134@notify.bestcase.com;robert@warrensjones.com |
| William M. E. Powers, III | on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com |
| William M.E. Powers | on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com |
| William M.E. Powers, III | on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com |

TOTAL: 12